NATIONAL ARBITRATION FORUM

MBNA AMERICA BANK, N.A.

Hearing Date:

Plaintlff/Petitioner

CAUSE NO. FA0503000442709

VS. RITA WORCH

AFFIDAVIT OF SERVICE OF: ARBITRATION CLAIM

Defendant/Respondent

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the 9th day of July, 2005, at 10:00 AM, at the address of 99 GRAND TETON Drive, SAINT PETERS, St. Charles County, MO; this affiant served the above described documents upon RITA WORCH, by then and there personally delivering 1 true and correct copy(ies) thereof, by then presenting to and leaving the same with JOSEPH WORCH, CO-RESIDENT, person of suitable age and discretion who stated the above address to be the residence and usual place of abode of themselves and the subject(s) and/or subjects legal representative listed above.

No information was provided or discovered that indicates that the subjects served are members of the U.S. military.

Affiant hereby states under perfalty of perjury under the laws of the State of Maryland that the statement above is true and correct.

KEVIN S GRILLION, Reg. # 0129-277740, MADISON, IL

SUBSCRIBED AND SWORN to before me this 11th day of July, 2005

NOTARY PUBLIC in and for the State of Illinois

ABC's Client Name
Wolpoff & Abramson, LLP
132103815

ORIGINAL PROOF OF SERVICE

ABC Tracking #: 3667842

OFFICIAL SEAL CATHY C STRAUF NOTARY PUBLIC: STATE (15 11 11/15)

MY COMMISSION EXPIRE! . . .

EXHIBIT